

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

ATTY DOCKET NO.

WD2-97-054

SERIAL NO.

08/920,116

APPLICANT(S)

Jay S. Walker et al.

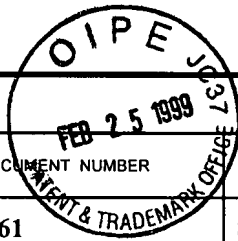
FILING DATE

August 26, 1997

GROUP

2112

U.S. PATENT DOCUMENTS



| *EXAMINER INITIAL | | DOCUMENT NUMBER | DATE | NAME | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
|----------------------|---|-----------------|---------|--------------------------|-------|----------|-------------------------------|
| | A | 4,108,361 | 8/22/78 | Stephen R. Krause | | | |
| | B | 4,323,770 | 4/6/82 | Gerard Dieulot et al. | | | |
| | C | 4,494,197 | 1/15/85 | Seymour Troy | | | |
| | D | 4,500,880 | 2/19/85 | Earl R. Gomersall et al. | | | |
| | E | 4,669,730 | 6/2/87 | Maynard E. Small | | | |
| | F | 4,677,553 | 6/30/87 | Brian J. Roberts et al. | | | |
| | G | 4,689,742 | 8/25/87 | Seymour Troy et al. | | | |
| | H | 4,760,247 | 7/26/88 | Martin A. Keane et al. | | | |
| | I | 4,815,741 | 3/28/89 | Maynard E. Small | | | |
| | J | 4,825,045 | 4/25/89 | David R. Humble | | | |
| | K | 4,839,507 | 6/13/89 | Lance May | | | |

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| | | | | | | | YES | NO |
| | L | EP 512413 | 11/11/92 | Europe (Abstract) | | | | |
| | M | JP 5242363 | 9/21/93 | Japan (Abstract) | | | | |
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| | N | "Save The Mark", Financial Times, February 1, 1983, Section I, p 12. |
| | O | Louise Cook, "Consumer Watch: Clip, Snip, Save", The Associated Press, March 12, 1984, Business News Section. |

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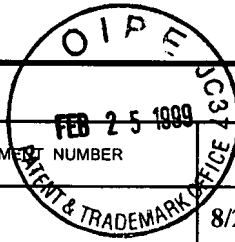
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| P | 4,859,838 | 8/22/89 | Ryoichi Okiharu | | | |
| Q | 4,882,473 | 11/21/89 | Daniel R. Bergeron et al. | | | |
| R | 4,908,761 | 3/13/90 | Roland Tai | | | |
| S | 4,922,522 | 5/1/90 | John M. Scanlon | | | |
| T | 4,937,853 | 6/26/90 | Jean D. Brule et al. | | | |
| U | 4,973,952 | 11/27/90 | John Malec et al. | | | |
| V | 4,982,337 | 1/1/91 | Robert L. Burr et al. | | | |
| W | 5,119,295 | 6/2/92 | Shashi B. Kapur | | | |
| X | 5,132,914 | 7/21/92 | Robert L. Cahlander et al. | | | |
| Y | 5,172,328 | 12/15/92 | Robert L. Cahlander et al. | | | |
| Z | 5,177,342 | 1/5/93 | Carl A. Adams | | | |

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| AA | Robert Kuttner, "Computers May Turn The World Into One Big Commodities Pit", Business Week, September 11, 1989, Economic Viewpoint Section at p. 17. |
| BB | Michael Schrage, "An Experiment in Economic Theory; Labs Testing Real Markets", The Record, November 26, 1989, Business Section at p. B01. |

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| CC | 5,192,854 | 3/9/93 | Reginald D. Counts | | | |
| DD | 5,201,010 | 4/6/93 | David W. Deaton et al. | | | |
| EE | 5,216,595 | 6/1/93 | Robert L. Protheroe | | | |
| FF | 5,231,569 | 7/27/93 | Larry H. Myatt et al. | | | |
| GG | 5,239,165 | 8/24/93 | Jeffrey M. Novak | | | |
| HH | 5,243,515 | 9/7/93 | Wayne M. Lee | | | |
| II | 5,245,533 | 9/14/93 | Robert Marshall | | | |
| JJ | 5,262,941 | 11/16/93 | Emery F. Saladin et al. | | | |
| KK | 5,274,547 | 12/28/93 | George S. Zoffel et al. | | | |
| LL | 5,283,731 | 2/1/94 | James E. Lalonde et al. | | | |
| MM | 5,297,031 | 3/22/94 | Burton J. Gutterman et al. | | | |

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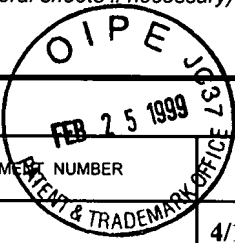
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| NN | "Let's Play the Cash Register Receipts Lottery", The New York Times, December 25, 1990 Section 1 at p. 30. |
| OO | Laura Del Rosso, "Marketel Says It Plans To Launch Air Fare 'Auction' In June", Travel Weekly, April 29, 1991. |

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| *EXAMINER INITIAL | | DOCUMENT NUMBER | DATE | NAME | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
| | PP | 5,302,811 | 4/12/94 | Kunio Fukatsu | | | |
| | QQ | 5,309,355 | 5/3/94 | Lawrence B. Lockwood | | | |
| | RR | 5,353,218 | 10/4/94 | James P. DeLapa et al. | | | |
| | SS | 5,380,991 | 1/10/95 | Luis Valencia et al. | | | |
| | TT | Re. 34,915 | 4/25/95 | Steven Nichtberger et al. | | | |
| | UU | 5,459,306 | 10/17/95 | Buddy Stein et al. | | | RECEIVED |
| | VV | 5,481,094 | 1/2/96 | Hiroshi Suda | | | MAR 01 1999 |
| | WW | 5,504,475 | 4/2/96 | Michel Houdou et al. | | | Group 2700 |
| | XX | 5,510,979 | 4/23/96 | Martin J. Moderi et al. | | | |
| | YY | 5,572,653 | 11/5/96 | William C. DeTemple et al. | | | |
| | ZZ | 5,581,064 | 12/3/96 | Roger K. Riley et al. | | | |

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|---|-----|--|
| | AAA | "Philips Offers Customers Financing Through Citicorp; Philips Medical Systems Northe America, Citicorp North America Inc.", Health Industry Today, June, 1991 Vol. 54 at p. 4. |
| | BBB | Jeff Peline, "Travelers Bidding on Airline Tickets, SF Firm Offers Chance for Cut-rate Fares", The San Francisco Chronicle, August 19, 1991, News Section at p. A4. |

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| | CCC | 5,592,375 | 1/7/97 | Bardwell C. Salmon et al. | | | |
| | DDD | 5,602,377 | 2/11/97 | William E. Beller et al. | | | |
| | EEE | 5,611,052 | 3/11/97 | Diana R. Dykstra et al. | | | |
| | FFF | 5,615,269 | 3/25/97 | Silvio Micali | | | |
| | GGG | 5,621,201 | 4/15/97 | Stephen Langhans et al. | | | |
| | HHH | 5,632,010 | 5/20/97 | George T. Briechele et al. | | | |
| | III | 3,573,747 | 4/6/71 | Charles W. Adams et al. | | | |
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| | JJJ | Laura Del Rosso, "Ticket-bidding Firm Closes Its Doors; Marketel International", Travel Weekly, March 12, 1992 Vol. 51 at p. 1. |
| | KKK | "Coupons Get Serious; Supermarkets Use Barcodes to Prevent Misredemptions:", Chain Store Age Executive with Shopping Center Age, October, 1992, Vol. 68 at p. 68. |

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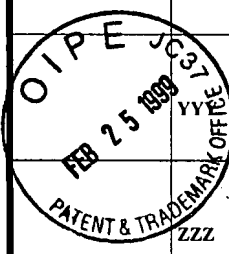
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| | MMM | Alison Smith, "Survey of UK Consumer Credit and Asset Finance", Financial Times, November 3, 1994 at p. VI. |
| | NNN | Tom Andreoli, Jeff Borden, Beth Healy, Steven R. Strahler, Mark Veverka, "Cash Machines Offer A Whole Lotto Money For Withdrawal...", Crain's Chicago Business, June 19, 1995, News Section at p. 8. |
| | OOO | "Spain: BBV Launches New Card", Cards International, June 22, 1995 at p. 5. |
| | PPP | "Cyber Bid", Net Fun Ltd., Copyright 1996, Brochure. |
| | QQQ | John Gapper, "NatWest Reports Rise In Bad Debt", Financial Times, July 31, 1996, News Section at p. 9. |
| | RRR | "LYNX TECHNOLOGY: Lynx to Provide Business Leasing Programm eThrough Schroder Leasing", M2 Presswire, August 9, 1996. |
| | SSS | Paul Taylor, "Towards A Dream Market", Financial Times (London), September 4, 1996 at p. 3. |
| | TTT | Bonnici, Joseph; Campbell, David; Fredenberger, William B.; Hunnicutt, Kathryn H.; "Consumer Issues In Coupon Usage: An Exploratory Analysis", Journal of Applied Business Research, Winter 1996/1997, Vol. 13 at p. 31-40. |
| | UUU | "Opinion: X-Press Betting", LaFleur's Lottery World, February 7, 1997 at p. 4. |
| | VVV | Michelle Singletary, "Electronic World, Unchecked Problem? U. S. Move to Paperless Payments Raises Worries About Those Who Don't Use Banks", The Washington Post, March 4, 1997 Financial Section at p C01. |
| | WWW | "Avco Financial Services", National Home Furnishing Association, (http://www.homefurnish.com/NHFA/avco.htm), download date: May 23, 1997. |

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|  | XXX | "The Key To Your Identity: Falling Costs Will Allow Fingerprint Verification to be Widely Used, Reports Geoff Nairn", Financial Times (London), July 15, 1997, Technology Section at p. 12. | | |
| | YYY | "How It All Works", The United Computer Exchange, (http://www.uce.comhowitworks.htm), Download Date: July 23, 1997. | | |
| | ZZZ | Classifieds2000: The Internet Classifieds", Classifieds2000, Inc., (http://www.classifieds2000.com/cgi-cls/Display.exe?C2K+aboutus), download date: August 6, 1997. | | |
| | AAAA | "General Trading Information and Terms Provided by tradingfloor.com", (http://www.tradingfloor.com/info.htm), download date: August 14, 1997. | | |
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| | CCCC | "Introducing the Digital MenuBoard", Siren Technologies, Inc. Brochure. | | |
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